



It's all about wellness



Product Brochure
2017-2018

Administered by

METROPOLITAN
HEALTH BOTSWANA



Introduction

Botsogo Health Plan is the most innovative healthcare plan in Botswana. We afford the most progressive employers in the country the ability to make provision for the healthcare of their employees.

Our unique innovation is expressed in the unprecedented services we offer our beneficiaries who can expect premium service for all members.

Beneficiaries are safe in our care as part of a multi-national group:

- We draw from experiences within our group dating from 1897 (The founding of Metropolitan)
 - We have a wide African footprint with a deep understanding of our market
 - Botsogo's accumulated funds are maintained and reinvested in Botswana
 - We are transformational and constructed to the exact needs of our clients
- Botsogo Health Plan – it's all about health, it's all about wellness!**

CONTACT DETAILS

Emergency Assist	991
BEMS	996
Botsogo after hrs ambulance service	73014111
Rescue One	392-3249
24-Hour Emergency <small>(follow voice prompts)</small>	362-4700

Email: CustomerService@metropolitanbw.com Claims: Claims@metropolitanbw.com
Preauth@metropolitanbw.com Contributions: Contributions@metropolitanbw.com

The above can be used for emergency situations – sudden onset of health conditions which are deemed to likely result in serious jeopardy or death of the member.

MEMBERSHIP GUIDE FAQ'S

This serves as a summary guide for members. Scheme rules which outline benefits in full will always take precedence and are available on request from CustomerService@metropolitanbw.com

What are my responsibilities in relation to the scheme?

- ✓ Understand how your chosen option works by reading the full scheme rules
- ✓ Update us on changes to your personal details or adjustments to dependants
- ✓ Check all accounts and services charged by health-care providers
- ✓ Inform us of hospitalization requiring pre-authorisation
- ✓ Keep your membership card safe & ensure it is not fraudulently used
- ✓ Read all our correspondence to keep updated on developments

How do I know when my benefits start?

Members who join the scheme after the beginning of the scheme year (June), will be subject to monthly prorata benefits (between July-May).

Who qualifies as a dependant?

Dependants can be a spouse/partner or dependent children who are not members of another medical scheme. Close relatives are assessed individually & must be below 55 years old.

How to register dependents

New born or newly adopted children must be registered as dependents within 30 days of the date of birth or adoption of the child. A birth certificate, copy of the receipt of registration or legal adoption papers will be required.

How do I terminate my membership?

One month written notice by your employer or yourself (where it is not a condition of employment). Termination will also result in the event of your death, if contributions fall into arrears and where an abuse of scheme privileges is discovered.

Which medical expenses are covered?

- ✓ Hospital & related expenses – medically necessary hospitalization
- ✓ Day-to-day benefits – out-patient treatment
- ✓ Chronic medicine – members must register for The Health Risk Management Programme (HRM) to be covered for chronic medicine. A list of chronic ailments covered under this programme which can be obtained on request from CustomerService@metropolitanbw.com

Benefit structures of each option are subject to protocols specific to the options chosen.

What is pre-authorisation and when do I need it?

Certain benefits/services due to their nature require you to inform the scheme prior to enacting the benefit. The scheme will then confirm the benefit eligibility and amount available via telephone on 362-4700.

BENEFITS THAT REQUIRE PRE-AUTHORISATION

- ✓ Hospital admission (including Psychiatric confinement)
- ✓ Procedures in doctor's room
- ✓ Rehabilitation
- ✓ Maternity benefits
- ✓ MRI/CT Scans and any and radio isotope studies, interventional radiology and specialized radiology
- ✓ Access to chronic & HIV/AIDS medicine
- ✓ Advanced dentistry
- ✓ Refractive surgery
- ✓ Basic dentistry basic dentistry in hospital for children under the age of seven
- ✓ Others as indicated on benefit options

SPECIAL BENEFIT

- 1 Funeral benefit – principal & dependents
- 2 Accidental death Benefit – principal member only
- 3 Health Waiver

Funeral Benefit

P10,000 for principal member & adult dependent, P5000 for child dependents, P2000 stillborn child.

Accidental Death Benefit

P10,000 for principal member



Health Waiver

Dependants will remain covered for the remaining months of the scheme year, from the date of death of the principal member.

Only dependents who are active members of the scheme will qualify for the health waiver



GENERAL:

- A beneficiary of a family cannot claim in excess of the single member's limit and / or sub limit.
- Pre-Authoisation required: Inform Botsogo Health Plan before you or any of your dependents are admitted to hospital and obtain a pre-authorization number (treating doctor to facilitate)
- All claims (submitted by the service provider or yourself needs to be submitted within 4 months of the date of treatment
- The scheme does not compensate for occupational injuries and diseases. (These claims fall outside the scope of your benefit cover as your employer has to ensure you under Workmen's Compensation).

* Agreed Tariff - All services will be paid at the agreed tariff negotiated with Provider up to the Botswana Price List.

* 1st special adult dependant will be charged principal member rates. Subsequent special adult dependants will be charged at adult dependant rates.

GENERAL EXCLUSIONS

No benefits shall be paid by the Scheme in respect of the following:

- Travel expenses except if provided for in the benefit option chosen.
- Reports, examinations and tests requested for emigration, immigration, visas, insurance policies, employment, admission to schools or universities, court medical reports, muscle-function tests, fitness examinations and tests, adoption of children, retirement because of ill-health and annual examinations.
- Operations, treatment and procedures for cosmetic reasons. Including all cosmetic substances.
- Accounts for services rendered by persons not registered with a recognized professional body constituted in terms of an Act of Parliament and any institution, nursing home or similar institution except a state or provincial hospital not registered in terms of any law.

- Accounts for appointments not kept by members or their dependants.
- Hospitalisation for orthodontic related surgery, periodontal surgery and elective maxillo-facial and oral surgery.
- Accounts in respect of:
 - Conditions for which the costs are recoverable from another party
 - A condition arising from self-inflicted injuries, suicide or attempt to commit suicide, whether or not the person was criminally accountable
 - Injuries arising from professional sport and power-driven vehicle sport, scuba diving, bungee or parachute jumps
 - Appliances and medication to prevent injuries during sport and recreational activities
 - Injuries arising from actions on account of a criminal transgression on which the member or his dependants were found guilty
 - Accommodation in an old-age home or institution providing general care and nursing services to persons, e.g. the infirm, aged or

- chronically sick patients, or similar institutions
- Examinations, test and treatment of impotence and of infertility or artificial insemination of a person within or outside the human body
- Cost in excess of the annual maximum benefits to which the member is entitled under the Rules of the Scheme
- Accommodation in spa's, health resorts or places of rest
- The cost of holidays for recuperation purposes
- Benefits not mentioned in this Schedule or services not rendered in terms of accepted protocol or not aimed at the treatment of an actual or supposed condition or deficiency, disadvantaging or endangering essential body functions
- Mammary surgery and breast reconstruction/reduction except where this is related to carcinoma, tumors and abscesses
- Any cost charged by a provider of service for motivations or prior motivations
- Breathing exercises
- Preparations for the specific treatment of obesity/overweight, including dietary supplements
- Applicators, toilet preparations, cosmetics
- Hyperbaric oxygen treatment

- Services rendered by social workers
- Telephone consultations
- Costs for services rendered outside the borders of Botswana, unless the option makes provision for this
- Biokinetics
- Injuries sustained during participation in illegal strikes, during illegal picketing or riot.
- No benefit shall be paid in respect of the following medicine even if it is prescribed by a medical practitioner, dentist or a legally authorized person:
 - Patent and household remedies not promoted by the medical profession
 - Nutritional supplements (including patent and baby foods)
 - Aphrodisiacs
 - Sun-screening agents (medicated or otherwise)
 - All soaps and shampoos (medicated or otherwise)
 - Anti habit substances
 - Contraceptives and devices to prevent pregnancy: Provided that no contribution shall be made on such contraceptives even if they are prescribed for ailments

DIAMOND OPTION

Benefit Year	June 2017 - May 2018
PRODUCT	Diamond (MAY OBTAIN SERVICE IN RSA)
Overall limit In Patient (IP)	S: BWP 1 447 000 F : BWP 2 783 000
Hospitalisation (General medical and surgical wards)	Subject to overall IP Limit
Hospitalisation (Private Ward)	S: BWP 106 000 F : BWP 212 000
Hospitalisation (High Care and ICU)	S: BWP 234 000 F : BWP 702 000
Specialists and General Practitioners	Subject to overall IP Limit
Theatre Costs	Subject to overall IP Limit
Ward and Theatre medicines	Subject to overall IP Limit
Major Disease Benefit (MDB)	S: BWP 1 052 000 F : BWP 1 052 000
Oncology Subject to MDB	S: BWP 195 000 F : BWP 579 000
Organ Transplants *D Subject to MDB	S: BWP 371 000 F : BWP 1 002 000
Organ Transplant *D2 - donor	S: BWP 195 000 F : BWP 579 000
Renal Dialysis Subject to MDB	S: BWP 195 000 F : BWP 579 000
Motor Vehicle Accident Subject to MDB	S: BWP 195 000 F : BWP 579 000
Step Down/Rehabilitation	S: BWP 45 000 F : BWP 134 000
Medicines to take home	BWP 1 060 per hospital episode
Appliances	BWP 12 080 per beneficiary per annum
Specialised Radiology	S: BWP 9 450 F : BWP 16 700
Pathology	Subject to overall IP Limit
Radiology	Subject to overall IP Limit
Maxillofacial Surgery	Subject to overall IP Limit
Maternity	Subject to overall IP Limit
Neonatal, including neonatal ICU and related costs	F: BWP 155 000
Internal and external prosthesis	BWP 46 750 per event
Physiotherapy *R	Subject to overall IP Limit
Psychiatric hospitalisations	S: BWP 27 850 F: BWP 83 500
Alcohol and drug rehabilitation *L	S: BWP 27 850 F: BWP 83 500
Circumcision (per beneficiary per annum)	Age < 15 subject to overall IP Limit Age >15 procedure to be performed in doctors room limited to BWP 3200
Ambulance Services	Unlimited Via Rescue One Emergency assist 991
Air/Cross Borders Evacuation	Subject to overall IP Limit

DEFINATIONS

S = Single Member

F = Family

*E = Enrolment Required

*P = Pre-Authorisation Required

*R = Referral by GP or Specialist required

*D = Donor not covered

*D2 = Donor only covered if donor is member of Botso

*C = Member needs to pay and claim back from Botso

*L = Lifetime benefit

Benefit Year	June 2017 - May 2018
PRODUCT	Diamond (MAY OBTAIN SERVICE IN RSA)
Overall limit Out Patient (OP)	S: BWP 218 500 F : BWP 546 000
MSA	Voluntary MSA (0,50,100,150,300,500)
Out-of-network benefits	Network not applicable
Consultations Limit	S: 20 Visits F : 35 Visits
GP Consultations	Subject to Consultations Limit
Specialists Consultations	Subject to Consultations Limit
Antenatal Benefit *E	
Antenatal Consultations	F: 6 Visits
Ultrasonounds	F: 4 Scans
Pathology	F: BWP 2 660
Procedures	S: BWP 2 080 F : BWP 2 940
Pathology	S: BWP 4 270 F : BWP 5 690
Radiology	S: BWP 3 050 F : BWP 4 250
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	BWP 18 170 per beneficiary per annum
Basic Dentistry	S: BWP 5 900 F : BWP 8 690
Advanced Dentistry *P Orthodontics not covered for lives above the age of 18	S: BWP 13 870 F : BWP 21 240
Physiotherapy *R	S: BWP 8 700 F : BWP 12 850
Auxiliary services *R	S: BWP 14 490 F : BWP 25 700
Rehabilitation therapy	
Occupational Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 11 490 F : BWP 21 300
Speech Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 11 490 F : BWP 21 300
Clinical Psychology (subject to Overall Auxiliary Services Limit)	S: BWP 11 490 F : BWP 21 300
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	S: BWP 11 490 F : BWP 21 300
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments: Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	S: BWP 3 000 F : BWP 4 400
Acute Medicines	S: BWP 11 730 F : BWP 14 100
Doctors Dispensed Acute Medicines	S: BWP 1 640 F : BWP 2 620
Chronic Medicines *E	S: BWP 29 380 F : BWP 44 050
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Covered
Optical Limit - per beneficiary every 24 months	S: BWP 3 890
Mono- / Bi- / Multifocal lenses Every 24 months	S: BWP 2 530 (Subject to Optical Limit) Every 24 months
Frames Every 24 months	S: BWP 1 360 (Subject to Optical Limit) Every 24 months
Eye Test Every 24 months	S: 1 Eye Test (Subject to Optical Limit) Every 24 months
Refractive surgery Every 24 months	S: 1 per eye per lifetime Subject to overall Optical Limit

SPECIAL BENEFITS

(MAY OBTAIN SERVICE IN RSA)	Diamond (MAY OBTAIN SERVICE IN RSA)
Funeral	Main member BWP 10 000 Adult dependant BWP 10 000 Child dependant BWP 5 000
Accidental Death Benefit (Main Member Only)	Main member BWP 10 000
Botso Comprehensive HRA Screening at Clicks (South Africa Clinics only)	Covered
Health Premium Waiver	Included - Contributions for remainder of benefit year from date of death of a Principal member

Options with the 10s (Diamond 10, Platinum 10 and Ruby 10) offer same benefits as of those with same names in our product brochure, difference is that only on the out-patient benefits, members are required to pay 10% when accessing service from the doctors. The Scheme pays VAT for the members. On the in-patient benefits the scheme pays both VAT and 10% co-payments for the members, up to the agreed tariffs.

PLATINUM OPTION

Cover Area	Botswana and RSA
Benefit Year	June 2017 - May 2018
PRODUCT	PLATINUM (MAY OBTAIN SERVICE IN RSA)
Overall limit In Patient (IP)	S: BWP 947 000 F : BWP 2 226 000
Hospitalisation (General medical and surgical wards)	Subject to overall IP Limit
Hospitalisation (Private Ward)	Not Covered
Hospitalisation (High Care and ICU)	S: BWP 195 000 F : BWP 579 000
Specialists and General Practitioners	Subject to overall IP Limit
Theatre Costs	Subject to overall IP Limit
Ward and Theatre medicines	Subject to overall IP Limit
Major Disease Benefit (MDB)	S: BWP 807 000 F : BWP 807 000
Oncology Subject to MDB	S: BWP 190 000 F : BWP 562 000
Organ Transplants *D Subject to MDB	S: BWP 190 000 F : BWP 562 000
Organ Transplant *D2 - donor	S: BWP 100 000 F : BWP 325 000
Renal Dialysis Subject to MDB	S: BWP 190 000 F : BWP 562 000
Motor Vehicle Accident Subject to MDB	S: BWP 190 000 F : BWP 562 000
Step Down/Rehabilitation	S: BWP 38 950 F : BWP 116 600
Medicines to take home	BWP 860 per hospital episode
Appliances	BWP 10 090 per beneficiary per annum
Specialised Radiology	S: BWP 8 900 F : BWP 14 250
Pathology	Subject to overall IP Limit
Radiology	Subject to overall IP Limit
Maxillofacial Surgery	Subject to overall IP Limit
Maternity	Subject to overall IP Limit
Neonatal, including neonatal ICU and related costs	F: BWP 106 000
Internal and external prosthesis	BWP 40 050 per event
Physiotherapy *R	Subject to overall IP Limit
Psychiatric hospitalisations	S: BWP 22 250 F: BWP 66 800
Alcohol and drug rehabilitation *L	S: BWP 18 350 F: BWP 66 000
Circumcision (per beneficiary per annum)	Age < 15 subject to overall IP Limit Age >15 procedure to be performed doctors room limited to BWP 3 200
Ambulance Services	Via Rescue One Emergency assist 991
Air/Cross Borders Evacuation	Subject to overall IP Limit

DEFINITIONS

S = Single Member

F = Family

*E = Enrolment Required

*P = Pre-Authorisation Required

*R = Referral by GP or Specialist required

*D = Donor not covered

*D2 = Donor only covered if donor is member of Botsogo

*C = Member needs to pay and claim back from Botsogo

*L = Lifetime benefit

Cover Area	Botswana and RSA
Benefit Year	June 2017 - May 2018
PRODUCT	PLATINUM (MAY OBTAIN SERVICE IN RSA)
Overall limit Out Patient (OP)	S: BWP 174 800 F : BWP 436 800
MSA	Voluntary MSA (0,50,100,150,300,500)
Out-of-network benefits	Network not applicable
Consultations Limit	S: 15 Visits F : 30 Visits
GP Consultations	Subject to Consultations Limit
Specialists Consultations	Subject to Consultations Limit
Antenatal Benefit *E	
Antenatal Consultations	F: 5 Visits
Ultrasounds	F: 3 Scans
Pathology	F: BWP 2 270
Procedures	S: BWP 1 770 F: BWP 2 700
Pathology	S: BWP 3 640 F: BWP 5 200
Radiology	S: BWP 2 600 F: BWP 3 900
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	BWP 18 170 per beneficiary per annum
Basic Dentistry	S: BWP 3 750 F: BWP 5 550
Advanced Dentistry *P Orthodontics not covered for lives above the age of 18	S: BWP 8 840 F: BWP 12 480
Physiotherapy *R	S: BWP 6 240 F: BWP 9 880
Auxiliary services *R	S: BWP 9 660 F: BWP 19 300
Rehabilitation therapy	
Occupational Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F: BWP 16 000
Speech Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F: BWP 16 000
Clinical Psychology (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F: BWP 16 000
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F: BWP 16 000
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments: Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	S: BWP 2 000 F: BWP 3 300
Acute Medicines	S: BWP 5 580 F: BWP 8 510
Doctors Dispensed Acute Medicines	S: BWP 1 090 F: BWP 1 530
Chronic Medicines *E	S: BWP 22 060 F: BWP 33 310
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Covered
Optical Limit - per beneficiary every 24 months	S: BWP 2 710
Mono- / Bi- / Multifocal lenses Every 24 months	S: BWP 1 650 (Subject to Optical limit) Every 24 months
Frames Every 24 months	S: BWP 1 070 (Subject to Optical limit) Every 24 months
Eye Test Every 24 months	S: 1 Eye Test (Subject to Optical limit) Every 24 months
Refractive surgery Every 24 months	One per eye per lifetime Subject to overall Optical Limit

SPECIAL BENEFITS

(MAY OBTAIN SERVICE IN RSA)

PLATINUM

(MAY OBTAIN SERVICE IN RSA)

Funeral	Main member BWP 10 000 Adult dependant BWP 10 000 Child dependant BWP 5 000
Accidental Death Benefit (Main Member Only)	Main member BWP 10 000
Botsogo Comprehensive HRA Screening at Clicks (South Africa Clinics only)	Covered
Health Premium Waiver	Included - Contributions for remainder of benefit year from date of death of a Principal member

Platinum 10 offer same benefits as of those with same names in our product brochure, difference is that only on the out-patient benefits, members are required to pay 10% when accessing service from the doctors. The Scheme pays VAT for the members. On the in-patient benefits the scheme pays both VAT and 10% co-payments for the members, up to the agreed tariffs.

RUBY OPTION

Cover Area	Botswana and RSA
Benefit Year	June 2017 - May 2018
PRODUCT	RUBY (MAY OBTAIN SERVICE IN RSA)
Overall limit In Patient (IP)	S: BWP 721 000 F : BWP 1 113 000
Hospitalisation (General medical and surgical wards)	Subject to overall IP Limit
Hospitalisation (Private Ward)	Not Covered
Hospitalisation (High Care and ICU)	S: BWP 111 000 F : BWP 195 000
Specialists and General Practitioners	Subject to overall IP Limit
Theatre Costs	Subject to overall IP Limit
Ward and Theatre medicines	Subject to overall IP Limit
Major Disease Benefit (MDB)	S: BWP 668 000 F : BWP 668 000
Oncology Subject to MDB	S: BWP 111 000 F : BWP 334 000
Organ Transplants *D Subject to MDB	S: BWP 111 000 F : BWP 334 000
Organ Transplant *D2 - donor	Not Covered
Renal Dialysis Subject to MDB	S: BWP 111 000 F : BWP 334 000
Motor Vehicle Accident Subject to MDB	S: BWP 111 000 F : BWP 334 000
Step Down/Rehabilitation	S: BWP 13 350 F : BWP 38 950
Medicines to take home	BWP 650 per hospital episode
Appliances	BWP 7 800 per beneficiary per annum
Specialised Radiology	S: BWP 3 350 F : BWP 5 550
Pathology	Subject to overall IP Limit
Radiology	Subject to overall IP Limit
Maxillofacial Surgery	S: BWP 22 250 F : BWP 38 950
Maternity	Subject to overall IP Limit
Neonatal, including neonatal ICU and related costs	S: BWP 81 600
Internal and external prosthesis	BWP 27 850 per event
Physiotherapy *R	Subject to overall IP Limit
Psychiatric hospitalisations	S: BWP 16 700 F: BWP 33 400
Alcohol and drug rehabilitation *L	S: BWP 14 000 F: BWP 33 000
Circumcision (per beneficiary per annum)	Age < 15 subject to overall IP Limit Age >15 procedure to be performed doctors room limited to BWP 2 650
Ambulance Services	Via Rescue One Emergency assist 991
Air/Cross Borders Evacuation	Subject to overall IP Limit

DEFINITIONS

S = Single Member

F = Family

*E = Enrolment Required
*P = Pre-Authorisation Required
*R = Referral by GP or Specialist required
*D = Donor not covered
*D2 = Donor only covered if donor is member of Botsogo
*C = Member needs to pay and claim back from Botsogo
*L = Lifetime benefit

Cover Area	Botswana and RSA
Benefit Year	June 2017 - May 2018
PRODUCT	RUBY (MAY OBTAIN SERVICE IN RSA)
Overall limit Out Patient (OP)	S: BWP 32 760 F : BWP 43 680
MSA	Voluntary MSA (0,50,100,150,300,500)
Out-of-network benefits	Network not applicable
Consultations Limit	S: 15 Visits F : 25 Visits
GP Consultations	Subject to Consultations Limit
Specialists Consultations	Subject to Consultations Limit
Antenatal Benefit *E	
Antenatal Consultations	F: 4 Visits
Ultrasounds	F: 2 Scans
Pathology	F: BWP 1 700
Procedures	S: BWP 1 320 F : BWP 2 090
Pathology	S: BWP 2 740 F : BWP 4 040
Radiology	S: BWP 1 940 F : BWP 3 030
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	BWP 15 290 per beneficiary per annum
Basic Dentistry	S: BWP 2 870 F : BWP 3 770
Advanced Dentistry *P Orthodontics not covered for lives above the age of 18	S: BWP 6 590 F : BWP 9 790
Physiotherapy *R	S: BWP 4 080 F : BWP 8 080
Auxiliary services *R	S: BWP 9 660 F : BWP 19 300
Rehabilitation therapy	
Occupational Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F : BWP 16 000
Speech Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F : BWP 16 000
Clinical Psychology (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F : BWP 16 000
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	S: BWP 7 660 F : BWP 16 000
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments; Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	S: BWP 2 000 F : BWP 3 300
Acute Medicines	S: BWP 3 830 F : BWP 6 230
Doctors Dispensed Acute Medicines	S: BWP 660 F : BWP 930
Chronic Medicines *E	S: BWP 19 660 F : BWP 30 910
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Covered
Optical Limit - per beneficiary every 24 months	S: BWP 2 520
Mono- / Bi- / Multifocal lenses Every 24 months	S: BWP 1 420 (Subject to Optical limit) Every 24 months
Frames Every 24 months	S: BWP 1 090 (Subject to Optical limit) Every 24 months
Eye Test Every 24 months	S: 1 Eye Test (Subject to Optical limit) Every 24 months
Refractive surgery Every 24 months	One per eye per lifetime Subject to overall Optical Limit

SPECIAL BENEFITS (MAY OBTAIN SERVICE IN RSA)	RUBY (MAY OBTAIN SERVICE IN RSA)
Funeral	Main member BWP 10 000 Adult dependant BWP 10 000 Child dependant BWP 5 000
Accidental Death Benefit (Main Member Only)	Main member BWP 10 000
Botsogo Comprehensive HRA Screening Tests (South Africa Clinics only)	Covered
Health Premium Waiver	Included - Contributions for remainder of benefit year from date of death of a Principal member

Options with the 10s(Diamond 10, Platinum 10 and Ruby 10) offer same benefits as of those with same names in our product brochure, difference is that only on the out-patient benefits, members are required to pay 10% when accessing service from the doctors. The Scheme pays VAT for the members. On the in-patient benefits the scheme pays both VAT and 10% co-payments for the members, up to the agreed tariffs.

BRONZE OPTION

Cover Area	Botswana Only
Benefit Year	June 2017 - May 2018
PRODUCT	BRONZE (MAY OBTAIN SERVICES IN BW ONLY)
Overall limit In Patient (IP)	S: BWP 111 000 F : BWP 276 000
Hospitalisation (General medical and surgical wards)	S: BWP 59 000 F : BWP 75 000
Hospitalisation (Private Ward)	Not Covered
Hospitalisation (High Care and ICU)	3 days per hospital episode
Specialists and General Practitioners	Subject to overall IP Limit
Theatre Costs	Subject to overall IP Limit
Ward and Theatre medicines	Subject to overall IP Limit
Major Disease Benefit (MDB)	Not Covered
Oncology Subject to MDB	Not Covered
Organ Transplants *D Subject to MDB	Not Covered
Organ Transplant *D2 - donor	Not Covered
Renal Dialysis Subject to MDB	Not Covered
Motor Vehicle Accident Subject to MDB	Not Covered
Step Down/Rehabilitation	Not Covered
Medicines to take home	BWP 300 per hospital episode
Appliances	BWP 3 550 per beneficiary per annum
Specialised Radiology	S: 1 CT or MRI scan
Pathology	Subject to overall IP Limit
Radiology	Subject to overall IP Limit
Maxillofacial Surgery	Not Covered
Maternity	Subject to overall IP Limit
Neonatal, including neonatal ICU and related costs	3 days per hospital episode
Internal and external prosthesis	BWP 7 800 per event
Physiotherapy *R	Subject to overall IP Limit
Psychiatric hospitalisations	Not Covered
Alcohol and drug rehabilitation *L	Not Covered
Circumcision (per ben per annum)	Age < 15 subject to overall IP Limit Age >15 procedure to be performed doctors room limited to BWP2 650
Ambulance Services	Via Rescue One Emergency assist 991
Air/Cross Borders Evacuation	Subject to overall IP Limit

DEFINATIONS
S = Single Member
F = Family

*E = Enrolment Required
*P = Pre-Authorisation Required
*R = Referral by GP or Specialist required
*D = Donor not covered
*D2 = Donor only covered if donor is member of Botsogo
*C = Member needs to pay and claim back from Botsogo
*L = Lifetime benefit

Cover Area	Botswana Only
Benefit Year	June 2017 - May 2018
PRODUCT	BRONZE (MAY OBTAIN SERVICES IN BW ONLY)
Overall limit Out Patient (OP)	S: BWP 32 760 F : BWP 81 900
MSA	Voluntary MSA (0,50,100,150,300,500)
Out-of-network benefits	S: 3 Visits F : 5 Visits (Pre-notification required)
Consultations Limit	S: 7 Visits F : 15 Visits At a nominated medical practitioner
GP Consultations	Subject to Consultations Limit
Specialists Consultations	Subject to Consultations Limit
Antenatal Benefit *E	
Antenatal Consultations	F: 4 Visits
Ultrasounds	F: 2 Scans
Pathology	F: BWP 890
Procedures	S: BWP 700 F : BWP 1 150
Pathology	S: BWP 1 440 F : BWP 2 240
Radiology	S: BWP 1 020 F : BWP 1 670
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	Not Covered
Basic Dentistry	S: BWP 1 710 F : BWP 2 070
Advanced Dentistry *P Orthodontics not covered for lives above the age of 18	Not Covered
Physiotherapy *R	Not Covered
Auxiliary services *R	Not Covered
Rehabilitation therapy	
Occupational Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Speech Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical Psychology (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	Not Covered
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments; Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	Not Covered
Acute Medicines	S: BWP 2 300 F : BWP 2 890
Doctors Dispensed Acute Medicines	S: BWP 440 F : BWP 710
Chronic Medicines *E	S: BWP 8 430 F : BWP 10 830
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Covered
Optical Limit - per beneficiary every 24 months	S: BWP 750
Mono- / Bi- / Multifocal lenses Every 24 months	Subject to Overall Optical Limit
Frames Every 24 months	Subject to Overall Optical Limit
Eye Test Every 24 months	S: 1 Eye Test (Subject to Optical limit) Every 24 months
Refractive surgery Every 24 months	Not Covered

SPECIAL BENEFITS (MAY OBTAIN SERVICES IN BW ONLY)	BRONZE (MAY OBTAIN SERVICES IN BW ONLY)
Funeral	Main member BWP 10 000 Adult dependant BWP 10 000 Child dependant BWP 5 000
Accidental Death Benefit (Main Member Only)	Main member BWP 10 000
Botsogo Comprehensive HRA Screening Test at Clicks (South Africa Clinics only)	Not Covered
Health Premium Waiver	Included - Contributions for remainder of benefit year from date of death of a Principal member

Options with the 10s(Diamond 10, Platinum 10 and Ruby 10) offer same benefits as of those with same names in our product brochure, difference is that only on the out-patient benefits, members are required to pay 10% when accessing service from the doctors. The Scheme pays VAT for the members. On the in-patient benefits the scheme pays both VAT and 10% co-payments for the members, up to the agreed tariffs.

BRONZE OUTPATIENT OPTION

Cover Area	Botswana Only
Benefit Year	June 2017 - May 2018
PRODUCT	BRONZE OUTPATIENT (MAY OBTAIN SERVICES IN BW ONLY)
Overall limit In Patient (IP)	Not Covered
Hospitalisation (General medical and surgical wards)	Not Covered
Hospitalisation (Private Ward)	Not Covered
Hospitalisation (High Care and ICU)	Not Covered
Specialists and General Practitioners	Not Covered
Theatre Costs	Not Covered
Ward and Theatre medicines	Not Covered
Major Disease Benefit (MDB)	Not Covered
Oncology Subject to MDB	Not Covered
Organ Transplants *D Subject to MDB	Not Covered
Organ Transplant *D2 - donor	Not Covered
Renal Dialysis Subject to MDB	Not Covered
Motor Vehicle Accident Subject to MDB	Not Covered
Step Down/Rehabilitation	Not Covered
Medicines to take home	Not Covered
Appliances	Not Covered
Specialised Radiology	Not Covered
Pathology	Not Covered
Radiology	Not Covered
Maxillofacial Surgery	Not Covered
Maternity	Not Covered
Neonatal, including neonatal ICU and related costs	Not Covered
Internal and external prosthesis	Not Covered
Physiotherapy *R	Not Covered
Psychiatric hospitalisations	Not Covered
Alcohol and drug rehabilitation *L	Not Covered
Circumcision (per ben per annum)	Not Covered
Ambulance Services	Not Covered
Air/Cross Borders Evacuation	Not Covered

DEFINATIONS
S = Single Member
F = Family

*E = Enrolment Required
*P = Pre-Authorisation Required
*R = Referral by GP or Specialist required
*D = Donor not covered
*D2 = Donor only covered if donor is member of Botsogo
*C = Member needs to pay and claim back from Botsogo
*L = Lifetime benefit

Cover Area	Botswana Only
Benefit Year	June 2017 - May 2018
PRODUCT	BRONZE OUTPATIENT (MAY OBTAIN SERVICES IN BW ONLY)
Overall limit Out Patient (OP)	S: BWP 32 760 F: BWP 81 900
MSA	Voluntary MSA (0,50,100,150,300,500)
Out-of-network benefits	S: 3 Visits F: 5 Visits (Pre-notification required)
Consultations Limit	S: 7 Visits F: 15 Visits At a nominated medical practitioner
GP Consultations	Subject to Consultations Limit
Specialists Consultations	Subject to Consultations Limit
Antenatal Benefit *E	
Antenatal Consultations	F: 4 Visits
Ultrasounds	F: 2 Scans
Pathology	F: BWP 890
Procedures	S: BWP 700 F: BWP 1 150
Pathology	S: BWP 1 440 F: BWP 2 240
Radiology	S: BWP 1 020 F: BWP 1 670
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	Not Covered
Basic Dentistry	S: BWP 1 710 F: BWP 2 070
Advanced Dentistry *P Orthodontics not covered for lives above the age of 18	Not Covered
Physiotherapy *R	Not Covered
Auxiliary services *R	Not Covered
Rehabilitation therapy	
Occupational Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Speech Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical Psychology (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	Not Covered
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments; Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	Not Covered
Acute Medicines	S: BWP 2 300 F: BWP 2 890
Doctors Dispensed Acute Medicines	S: BWP 440 F: BWP 710
Chronic Medicines *E	S: BWP 8 430 F: BWP 10 830
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Covered
Optical Limit - per beneficiary every 24 months	S: BWP 750
Mono- / Bi- / Multifocal lenses Every 24 months	Subject to Overall Optical Limit
Frames Every 24 months	Subject to Overall Optical Limit
Eye Test Every 24 months	S: 1 Eye Test (Subject to Optical limit) Every 24 months
Refractive surgery Every 24 months	Not Covered

SPECIAL BENEFITS (MAY OBTAIN SERVICES IN BW ONLY)	BRONZE OUTPATIENT (MAY OBTAIN SERVICES IN BW ONLY)
Funeral	Main member BWP 10 000 Adult dependant BWP 10 000 Child dependant BWP 5 000
Accidental Death Benefit (Main Member Only)	Main member BWP 10 000
Botsogo Comprehensive HRA Screening Test Clicks (South Africa Clinics only)	Not Covered
Health Premium Waiver	Included - Contributions for remainder of benefit year from date of death of a Principal member

Options with the 10s(Diamond 10, Platinum 10 and Ruby 10) offer same benefits as of those with same names in our product brochure, difference is that only on the out-patient benefits, members are required to pay 10% when accessing service from the doctors. The Scheme pays VAT for the members. On the in-patient benefits the scheme pays both VAT and 10% co-payments for the members, up to the agreed tariffs.

BRONZE INPATIENT OPTION

Cover Area	Botswana Only
Benefit Year	June 2017 - May 2018
PRODUCT	BRONZE INPATIENT (MAY OBTAIN SERVICES IN BW ONLY)
Overall limit In Patient (IP)	S: BWP 111 000 F : BWP 276 000
Hospitalisation (General medical and surgical wards)	S: BWP 59 000 F : BWP 75 000
Hospitalisation (Private Ward)	Not Covered
Hospitalisation (High Care and ICU)	3 days per hospital episode
Specialists and General Practitioners	Subject to overall IP Limit
Theatre Costs	Subject to overall IP Limit
Ward and Theatre medicines	Subject to overall IP Limit
Major Disease Benefit (MDB)	Not Covered
Oncology Subject to MDB	Not Covered
Organ Transplants *D Subject to MDB	Not Covered
Organ Transplant *D2 - donor	Not Covered
Renal Dialysis Subject to MDB	Not Covered
Motor Vehicle Accident Subject to MDB	Not Covered
Step Down/Rehabilitation	Not Covered
Medicines to take home	BWP 300 per hospital episode
Appliances	BWP 3 550 per beneficiary per annum
Specialised Radiology	S: 1 CT or MRI scan
Pathology	Subject to overall IP Limit
Radiology	Subject to overall IP Limit
Maxillofacial Surgery	Not Covered
Maternity	Subject to overall IP Limit
Neonatal, including neonatal ICU and related costs	3 days per hospital episode
Internal and external prosthesis	BWP 7 800 per event
Physiotherapy *R	Subject to overall IP Limit
Psychiatric hospitalisations	Not Covered
Alcohol and drug rehabilitation *L	Not Covered
Circumcision (per beneficiary per annum)	Age < 15 subject to overall IP Limit Age >15 procedure to be performed in doctors room limited to BWP 2650
Ambulance Services	Via Rescue One Emergency assist 991
Air/Cross Borders Evacuation	Subject to overall IP Limit

DEFINITIONS
S = Single Member
F = Family

*E = Enrolment Required
*P = Pre-Authorisation Required
*R = Referral by GP or Specialist required
*D = Donor not covered
*D2 = Donor only covered if donor is member of Botsogo
*C = Member needs to pay and claim back from Botsogo
*L = Lifetime benefit

Cover Area	Botswana Only
Benefit Year	June 2017 - May 2018
PRODUCT	BRONZE INPATIENT (MAY OBTAIN SERVICES IN BW ONLY)
Overall limit Out Patient (OP)	Not Covered
MSA	Not Covered
Out-of-network benefits	Not Covered
Consultations Limit	Not Covered
GP Consultations	Not Covered
Specialists Consultations	Not Covered
Antenatal Benefit *E	
Antenatal Consultations	Not Covered
Ultrasounds	Not Covered
Pathology	Not Covered
Procedures	Not Covered
Pathology	Not Covered
Radiology	Not Covered
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	Not Covered
Basic Dentistry	Not Covered
Advanced Dentistry *P Orthodontics not covered for lives above the age of 18	Not Covered
Physiotherapy *R	Not Covered
Auxiliary services *R	Not Covered
Rehabilitation therapy	
Occupational Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Speech Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical Psychology (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	Not Covered
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments; Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	Not Covered
Acute Medicines	Not Covered
Doctors Dispensed Acute Medicines	Not Covered
Chronic Medicines *E	Not Covered
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Not Covered
Optical Limit - per beneficiary every 24 months	Not Covered
Mono- / Bi- / Multifocal lenses Every 24 months	Not Covered
Frames Every 24 months	Not Covered
Eye Test Every 24 months	Not Covered
Refractive surgery Every 24 months	Not Covered

SPECIAL BENEFITS (MAY OBTAIN SERVICES IN BW ONLY)	BRONZE INPATIENT (MAY OBTAIN SERVICES IN BW ONLY)
Funeral	Main member BWP 10 000 Adult dependant BWP 10 000 Child dependant BWP 5 000
Accidental Death Benefit (Main Member Only)	Main member BWP 10 000
Botsogo Comprehensive HRA Screening Test Clicks (South Africa Clinics only)	Not Covered
Health Premium Waiver	Included - Contributions for remainder of benefit year from date of death of a Principal member

Options with the 10s(Diamond 10, Platinum 10 and Ruby 10) offer same benefits as of those with same names in our product brochure, difference is that only on the out-patient benefits, members are required to pay 10% when accessing service from the doctors. The Scheme pays VAT for the members. On the in-patient benefits the scheme pays both VAT and 10% co-payments for the members, up to the agreed tariffs.



It's all about wellness

Zambezi Towers
CBD Plot No: 54352

1st floor East Wing Gaborone

Telephone: (-267) 362 4700
Facsimile: (+267) 319 0405

Email: customerservice@metropolitanbw.com

www.metropolitan.co.bw